

AMENDMENTS TO THE CLAIMS:

Please cancel claims 2-4, 13, 16-18, 27, and 34 without prejudice.

Please amend claims 1, 5, 10, 12, 15, 19, 26, and 31-33 as indicated below.

Please add new claims 35 and 36 as indicated below.

A listing of the status of all claims 1-36 in the present patent application is provided below.

1. (Currently Amended) A method for processing payment products using a computer implemented payment processing system, the method comprising the steps of:

receiving a tangible mail item comprising a payment product ~~at a mail facility, wherein~~
the tangible mail item is addressed to an addressed destination in a mail channel;

~~identifying a routing code associated with the mail item;~~

~~routing the mail item to a payment processing system, based at least in part on the routing~~
~~code;~~

~~at the payment processing system, extracting the payment product from the tangible mail~~
~~item;~~

electronically transmitting, using the computer implemented payment processing system,
payment data associated with the payment product to ~~an intended~~ a recipient for processing,
wherein processing by the intended recipient comprises determining, with a computer
implemented optimal path module, determines an optimal appropriate clearing path based at least
in part on a type of the payment product; and

destroying the payment product at the payment processing system, wherein the tangible
mail item is not sent into the mail channel to the addressed destination.

2-4. (Canceled)

5. (Currently Amended) The method of claim 1, wherein the computer implemented payment processing system is located at ~~the~~a mail facility.

6. (Original) The method of claim 1, wherein the payment data comprises a portion of the payment product that is scanned for electronic transmission.

7. (Original) The method of claim 1, wherein the payment data comprises a scanned image of the payment product.

8. (Original) The method of claim 1, wherein one or more items associated with the payment product are electronically transmitted with the payment product.

9. (Original) The method of claim 8, wherein the one or more items comprise one or more of remittance advice, a coupon, a statement and accounts receivable data.

10. (Currently Amended) The method of claim 1, wherein the ~~intended~~ recipient identifies the type of payment product based on the payment data.

11. (Cancelled)

12. (Currently Amended) The method of claim 1, wherein the ~~appropriate~~optimal clearing path comprises one or more of automated clearing house, image replacement document and image exchange channels.

13. (Cancelled)

14. (Previously Presented) The method of claim 1, wherein the payment product comprises one or more of a consumer check, corporate check, cashier check, and money order.

15. (Currently Amended) A computer implemented system for processing payment products, the computer implemented system comprising:

~~a mail module that receives a mail item comprising a payment product at a mail facility; identifies a routing code associated with the mail item; and routes the mail item based at least in part on the routing code;~~

a payment processing system that receives ~~the~~ a tangible mail item comprising a payment product, wherein the tangible mail item is addressed to an addressed destination in a mail channel, extracts the payment product from the tangible mail item; electronically transmits payment data associated with the payment product; and destroys the payment product at the payment processing system, wherein the tangible mail item is not sent into the mail channel to the addressed destination; and

a computer implemented central processing engine that electronically receives the payment data associated with the payment product and determines an optimal ~~appropriate~~ clearing path based at least in part on a type of the payment product.

16-18. (Canceled)

19. (Currently Amended) The system of claim 15, wherein the payment processing system is located at ~~the~~ a mail facility.

20. (Original) The system of claim 15, wherein the payment data comprises a portion of the payment product that is scanned for electronic transmission.

21. (Original) The system of claim 15, wherein the payment data comprises a scanned image of the payment product.

22. (Original) The system of claim 15, wherein one or more items associated with the payment product are electronically transmitted with the payment product.

23. (Original) The system of claim 22, wherein the one or more items comprise one or more of remittance advice, a coupon, a statement and accounts receivable data.

24. (Previously Presented) The system of claim 15, wherein the central processing engine identifies the type of payment product based on the payment data.

25. (Cancelled)

26. (Currently Amended) The system of claim 15, wherein the optimal ~~appropriate~~ clearing path comprises one or more of automated clearing house, image replacement document and image exchange channels.

27. (Cancelled)

28. (Previously Presented) The system of claim 15, wherein the payment product comprises one or more of a consumer check, corporate check, cashier check, and money order.

29. (Cancelled)

30. (Cancelled)

31. (Currently Amended) An article of manufacture for check processing comprising:

at least one processor readable storage medium; and
instructions stored on the at least one processor readable storage medium;
wherein the instructions are configured to be readable from the at least one processor
readable storage medium by at least one processor and thereby cause the at least one processor to
control a method for processing payment products, the method comprising the steps of:

receive a tangible mail item comprising a payment product ~~at a mail facility, wherein the~~
tangible mail item is addressed to an addressed destination in a mail channel;

~~identify a routing code associated with the mail item;~~
~~route the mail item to a payment processing system, based at least in part on the routing~~
~~code;~~

~~at the payment processing system, extract the payment product from the~~ tangible mail
item;

electronically transmit payment data associated with the payment product to ~~an intended~~
a recipient for processing, wherein processing by the intended recipient comprises determining
~~determines an optimal appropriate clearing path based at least in part on a type of the payment~~
product; and

destroy the payment product at the payment processing system, wherein the tangible mail
item is not sent into the mail channel to the addressed destination.

32. (Currently Amended) The method of claim 45, wherein the mail facility is a local
post office and the computer implemented payment processing system is within or proximate to
the local post office.

33. (Currently Amended) The system of claim ~~15~~19, wherein the mail facility is a local post office and the payment processing system is within or proximate to the local post office.

34. (Canceled).

35. (New). The method of claim 5, wherein the addressed destination is beyond the mail facility in the mail channel.

36. (New). The system of claim 19, wherein the addressed destination is beyond the mail facility in the mail channel.